

control and simplifying ongoing management. With the great reduction in costs associated with developing and administering new products it is now possible, that is affordable, to develop a greater variety of products
5 which are then more likely to fit the needs of specific customers. The third object is achieved as new product supporting materials, such as computer programs and other sales materials, are now centralized and it is no longer necessary to train an army of outside staff to
10 sell and support the new products, giving the financial services company or other provider of goods and services more control as well on the sales process.

The foregoing description of the preferred embodiment of the invention has been presented for the purposes of illustration and description. It is not intended to be exhaustive or to limit the invention to the precise form disclosed. Many modifications and variations are possible in light of the above teaching. It is intended that the scope of the invention be
20 limited not by this detailed description, but rather by the claims appended hereto.

CLAIMS

I claim:

1. A system for transacting business utilizing remote and central locations, comprising:
25 means for transmitting and/or receiving information between said remote and said central locations; wherein said means for transmitting comprises at least one input means;
means of centralizing information about goods and/or services;
30 means of establishing communication between said

- remote and said central locations;
means of using equipment at a remote location to
establish contact with a central location for
facilitating a transaction;
- 5 means of providing helpful information to a
customer about the transaction being proposed;
wherein said means of providing helpful information
comprises a means of transmitting information
about goods and/or services from said central
location to said remote location;
- 10 wherein said customer is to be charged for the use
of said transmitting means and;
at least one of the following:
- 15 means of enabling a representative residing at
said central location to control said
equipment at said remote location;
- 20 means of said customer establishing voice
contact with a representative at said
central location wherein said
representative provides information about
goods and/or services;
- means of providing an input device at said
remote location wherein said customer
utilizes said device.
- 25 2. The system of claim 1 further comprising means to
remit payment.
3. The system of claim 1 further comprising means of
conveying customer supplied information.
4. The system of claim 1 further comprising means for
remittance of documents.
- 30 5. The system of claim 1 further comprising at least

one from the following list:

means to reduce regulatory constraints, thereby

reducing the required representatives;

means for input at the central location;

5 means to remit payment;

means for remittance of documents;

means of conveying customer supplied information
and;

wherein said communication is provided by a video

10 conference wherein said video has one of the
following attributes:

reciprocal

non-reciprocal,

and one of the additional following attributes:

15 color

monochrome.

add A'